

# Foresters PlanRight Whole Life Insurance

## Electronic PlanRight Producer Guide

This guide is for information purposes only and is intended to answer your questions and provide ideas to help you sell Foresters PlanRight Whole Life Insurance by e-application. Check Foresters Financial™ producer website ezbiz for other tools to support your learning needs. You must ensure that you correctly represent, to a customer or prospect, the product features based on the actual wording of the applicable certificate and riders for your state.

Products and features may not be available in all jurisdictions, availability may be modified from time to time, and certain restrictions may apply. Consult ezbiz for more detailed product information and up to date availability.

Foresters, its employees and life insurance representatives do not provide, on Foresters behalf, legal, tax, or estate planning advice. The information here reflects our understanding of current laws and regulations. Prospective purchasers should contact their own legal, tax, or estate planning advisors on their specific situations.

This document is intended for producer use only and should not be disclosed to the public. The information contained in this guide is general in nature and is subject to the applicable certificate and rider wording.

# Table of Contents

|                                |    |
|--------------------------------|----|
| Table of Contents .....        | 2  |
| Introduction .....             | 3  |
| How to Qualify .....           | 3  |
| Before You Start Selling ..... | 4  |
| The Application .....          | 5  |
| Other Forms .....              | 8  |
| The Point-of-Sale Process..... | 9  |
| The E-Signature Process .....  | 10 |
| Other Information .....        | 10 |

**Foresters reserves the right to modify the processes and guidelines within this guide. These processes and guidelines apply to non-face-to-face sales.**

## Introduction

Foresters has developed a process that allows qualified producers to conduct sales of Foresters PlanRight Whole Life Insurance (PlanRight) over the phone without having to meet the Proposed Insured face-to-face. In this document we refer to the process as Electronic PlanRight (EPR).

EPR uses an on-line application, a Personal Health Interview (PHI), and an electronic signature process for signing the application and related forms, to send required disclosures and provide you and the Proposed Insured with real-time medical eligibility, an electronic signed application, and an electronic submission to Foresters.

This guide provides an overview of the EPR process. For PlanRight product information, please refer to the “PlanRight Producer Guide” and the “PlanRight Medical Reference Guide”.

## How to Qualify

### General Qualification

To become a qualified EPR producer, a producer must be contracted or in the process of getting contracted with Foresters. Regardless of where the producer is physically located at the time of the call, he/she must be licensed in the state of residence of the Proposed Insured.

Secondly, a producer should also be familiar with the EPR process and the PlanRight product by reviewing the following materials:

- Electronic PlanRight Producer Guide
- PlanRight E-Signature User Guide
- LiveApp User Guide
- Electronic PlanRight Sample Personal Health Interview
- Electronic PlanRight FAQ
- PlanRight Producer Guide
- PlanRight Medical Reference Guide

A producer must ensure that he/she understands the overall process, is familiar with the LiveApp application, and is familiar with the PlanRight product.

The producer should ensure that any client personal information downloaded and saved to their device is securely stored to protect against unauthorized access.

## Before You Start Selling

The following are some key differences between selling PlanRight in a face-to-face environment and using the EPR process that must be adhered to.

### Proposed Insured

The Proposed Insured must also be the Owner and Payer of the PlanRight certificate; third party owners and/or payers are not allowed on EPR applications.

The solicitation and sale must be completed in the Proposed Insured's resident state, and can only occur in states where EPR is approved for use. The Proposed Insured must be in their state of residence during the PHI and signature process.

### Replacements

While the Proposed Insured is allowed to have life insurance or annuities inforce, an EPR application cannot replace, reduce coverage or modify premiums paid for any existing life or annuities inforce. Replacements are therefore not offered on any applications submitted through the EPR process and a paper application would be the alternative option.

In addition, there must be no intention for the Proposed Insured to give the right, title, or an interest (including possible assignment) to someone if a certificate is issued.

Due to state replacement regulations in AL, AK, AZ, CO, CT, HI, IA, KY, LA, ME, MD, MS, MO, MT, NE, NH, NJ, NM, NC, OH, OR, RI, SC, SD, TX, UT, VT, VA, WV and WI, if the Proposed Insured has existing life insurance or annuities inforce, even if there is no intent to replace coverage it's still considered a replacement. You will need to complete the Important Notice: Replacement of Life Insurance or Annuities in LiveApp and both you and the Proposed Insured will need to electronically sign the form.

| Situation  | Exception  |
|--|--|
| Does the Proposed Insured have any existing life insurance or annuities inforce?   | Allowed, but requires completion of the Important Notice: Replacement of Life Insurance Annuities in: AL, AK, AZ, CO, CT, HI, IA, KY, LA, ME, MD, MS, MO, MT, NE, NH, NJ, NM, NC, OH, OR, RI, SC, SD, TX, UT, VT, VA, WV, WI |
| Will insurance applied for in the application replace, reduce coverage or modify premiums paid for any existing life insurance or an annuity inforce?        | Not allowed in any state.  |
| Does the Proposed Insured have the intention to give the right, title, or an interest (including possible assignment) to someone if a certificate is issued? | Not allowed in any state.  |

## **Payer and Premium Payments**

The Proposed Insured must be the payer of the PlanRight certificate. Premium payments are only available through monthly pre-authorized checking (PAC); the Proposed Insured will need to be the account holder of a checking or savings account from which monthly premiums can be drawn.

## **EPR Technical Requirements**

It is recommended that producers using LiveApp have a computer, laptop, or tablet with a high-speed internet connection, and are using the most current versions of either Google Chrome or Safari.

Please note that LiveApp is not optimized for other browsers such as Internet Explorer, Microsoft Edge, or Firefox and therefore may not function properly. LiveApp does not function on a cellphone or smartphone. Technical support is not available if using LiveApp in alternate browsers or a cellphone or smartphone.

If your browser does not meet the minimum requirements, the LiveApp website will advise you of what is required.

Producers must also have the capability to host a three-way conference call through their phone; you will be required to conference in Apptical to complete the PHI with the Proposed Insured.

## **LiveApp**

LiveApp is a simple, easy to use 'step-by-step' on-line application that you complete with the Proposed Insured prior to connecting with Apptical for the teleinterview. LiveApp includes a built-in rate calculator which can be accessed at any time during the application process. LiveApp is also designed to ensure that all questions and information are completed in full and that the application is completed In Good Order (IGO).

Please refer to the "LiveApp User Guide" for instructions on how to use LiveApp.

## **The Application**

The EPR application is the same as the paper PlanRight application, however the Proposed Insured, Payer, and Owner must all be the same person.

In LiveApp, you will be required to e-mail a new form called "PlanRight Medical Questions" to the Proposed Insured. This form contains all of the medical questions on the PlanRight application. The Proposed Insured will need this form in front of them during the Personal Health Interview (PHI) so that they can verify their answers to the medical questions.

The e-mail will contain a link to Apptical which will allow the Proposed Insured to open the PDF of the PlanRight Medical Questions form. The e-mail will also have a code that the Proposed Insured will need to provide you, to verify that they have received the PlanRight Medical Questions form. See the LiveApp User Guide for more details.

## **General Instructions**

Be sure that you use the correct state version of the application, based upon the Proposed Insured's resident state. As a reminder, the Proposed Insured must be in their state of residence at the time of the PHI. You must also be licensed in the state that the solicitation and sale take place. The following is meant to provide general information on the application. Please note that to help facilitate completing the application In Good Order, the application sections in LiveApp will be in a different order. The Proposed Insured will be sent the filed and approved application form for review and e-signature.

### **Section 1: Proposed Insured**

PlanRight uses age last birthday. Verify that the Proposed Insured's height and weight are recorded on the application and are within PlanRight's guidelines. Acceptable documents for verifying the identity of the Proposed Insured includes a driver's license, government issued photo ID card or passport.

### **Section 2: Medical Questions**

The coverage applied for is based on the answers to questions 1-6, 7-12, and 13-15 and the outcome of the Point-of-Sale process.

Be sure to ask all the medical questions in their entirety (refer to the "PlanRight Medical Reference Guide" for explanations of the various conditions listed in the application).

### **Section 3: Insurance Applied For**

The certificate type (Preferred, Standard, Basic) being applied for, the insurance amount, and premium amount are generated through the rate calculator. The Accidental Death Rider (ADR) is available for PlanRight Preferred only and can be selected in the rate calculator.

### **Section 4: Automatic Premium Loan**

Select whether the Proposed Insured wants the Automatic Premium Loan provision.

### **Section 5: Payment Information**

The Proposed Insured must be the payer of the PlanRight certificate. Premium payments are only available through monthly pre-authorized checking (PAC). If a specific draft date has been selected, please ensure that the day and month have been specified. Draft dates cannot be greater than 45 days from the date of the Apptical interview.

### **Section 6: Other Insurance and Financial Questions**

Producers must comply with any replacement laws and regulations and are expected to offer suitable products and services to meet the Proposed Insured's needs.

While the Proposed Insured is allowed to have life insurance or annuities inforce, an EPR application cannot replace, reduce coverage or modify premiums paid for any existing life or annuities inforce.

Replacements are therefore not offered on any applications submitted through the EPR process and a paper application would be the alternative option.

In addition, there must be no intention for the Proposed Insured to give the right, title, or an interest (including possible assignment) to someone if a certificate is issued.

Due to state replacement regulations in AL, AK, AZ, CO, CT, HI, IA, KY, LA, ME, MD, MS, MO, MT, NE, NH, NJ, NM, NC, OH, OR, RI, SC, SD, TX, UT, VT, VA, WV and WI, if the Proposed Insured has existing life insurance or annuities in force, even if there is no intent to replace coverage it's still considered a replacement. You will need to complete the Important Notice: Replacement of Life Insurance or Annuities in LiveApp and both you and the Proposed Insured will need to electronically sign the form.

### **Section 7: Owner Information**

This section is not available for completion as EPR requires that the Proposed Insured is also the Owner.

### **Section 8: Secondary Addressee**

Fill in this section if the Proposed Insured would like to designate another person to receive notification if there is a possible lapse in coverage.

### **Section 9: Beneficiary Information**

When Primary or Contingent beneficiaries are named, the relationship to the Proposed Insured must be listed. If a primary or contingent beneficiary is to be irrevocable, be sure to indicate "irrevocable" for that beneficiary's name.

Beneficiaries must meet the insurable interest requirements under state insurance law. In addition, to comply with legislation relating to fraternal benefit societies, benefits must be paid to the member (life insured) or dependents of the member either directly or indirectly. Note that neither funeral homes nor funeral directors are acceptable beneficiary designations.

For additional information, please refer to Foresters "Beneficiary 101 Guide", available on our producer website.

### **Section 10: Additional Information**

This section should only be completed if the Proposed Insured is taking specific dual use medications. Please refer to the "PlanRight Medical Reference Guide" for details. Please note that this section is not to be used to provide information other than for dual use medications.

### **Section 11 and 12: Agreements & Authorization to Obtain and Disclose Information**

Although there are no questions in these sections, the agreements and authorization sections will be in the application for the Proposed Insured's review before electronically signing the application.

### **Section 13: Signature Section**

Once the PHI has been completed, the Proposed Insured will be sent an e-mail with instructions on how to electronically sign the application. Only the Proposed Insured can apply their electronic signature to the application. Signing with initials is not acceptable. Signatures by Powers of Attorney are also not acceptable.

## **Section 14: Producer Certification**

The producer must answer the replacement question in this section. Once the PHI has been completed and the Proposed Insured has electronically signed the application, the producer will receive an e-mail with instructions on how to electronically sign the Producer Certification, along with any other forms that require the producer's signature.

## **Other Forms**

### **Notices Page and Acknowledgement of First Premium**

The Notices page provides information about privacy, the underwriting process and MIB, Inc. (MIB). This form will be included in both the initial application package and the final application package sent to the Proposed Insured.

The Acknowledgement of First Premium will be populated through LiveApp and electronically signed by the producer; the signed form will be included in the final application package that is sent to the Proposed Insured. Note that on PlanRight there is no temporary insurance coverage.

### **Accelerated Death Benefit Rider (For Terminal Illness) Disclosure**

For PlanRight Preferred and Standard, it's a regulatory requirement that an ABR disclosure must be given to all Owners. This disclosure will be left with the Proposed Insured (who is also the Owner) in the final application package.

### **Producer Report**

The Producer Report must be completed in LiveApp and will automatically be submitted to Foresters. Remember to include any special instructions in the Remarks section.

Split commissions between two producers are acceptable from 1% to 99%. To request a producer split, complete question #12 on the Producer Report.

Please do not use the Producer Report to provide medical information. If the Proposed Insured is taking a dual use medication, please complete Section 10 "Additional Information" on the application.

### **Contingent Owner/Other Payer I.D. Form**

This form is not available as EPR does not allow 3<sup>rd</sup> party payers.

### **Replacement Forms**

You will need to complete the Important Notice: Replacement of Life Insurance or Annuities in LiveApp in AL, AK, AZ, CO, CT, HI, IA, KY, LA, ME, MD, MS, MO, MT, NE, NH, NJ, NM, NC, OH, OR, RI, SC, SD, TX, UT, VT, VA, WV and WI, if the Proposed Insured has existing life insurance or annuities in force, even if there is no intent to replace coverage.

If there is an intent to replace existing coverage in any state, you must complete a face-to-face paper PlanRight application.

## **Point-of-Sale Forms and Other Disclosure Forms**

Some states have additional point-of-sale forms and other disclosure forms. Any state specific forms or disclosures will already be included in the EPR process for that state.

# **The Point-of-Sale Process**

## **Introduction**

The Point-of-Sale (POS) process for EPR is similar to our regular POS process for a paper PlanRight application, except that there are some additional verifications that the Proposed Insured must answer.

For more details on the overall POS process (such as MIB Check, Milliman, eligibility results, etc.), please refer to the “PlanRight Producer Guide”.

## **Personal Health Interview**

The personal health interview (PHI) is conducted by Apptical on behalf of Foresters. For EPR, PHIs are only offered in English; PHIs in Spanish or other language translations are currently not available. The PHI must be conducted within Apptical’s operating hours. Apptical’s hours of operation are:

- 8:30 am to 2:00 am ET, Monday to Friday
- 10:00 am to 10:00 pm ET, Saturday & Sunday

You must also remain on the line for the entire PHI. The following is a general overview of what to expect during the EPR PHI:

1. The interviewer will introduce themselves and ask what product the Proposed Insured is applying for (indicate Electronic PlanRight for Preferred, Standard, or Basic). You will be asked to provide the “PHI Number” (from LiveApp) for the specific application involved. The interviewer will ask which medical questions (if any) the Proposed Insured answered “yes” to, the state the product is being sold in, and the telephone number you’re calling from, along with your name and your Foresters producer number to validate your POS eligibility. You will be informed that the call is being recorded and you will need to agree to the recording.
2. The interviewer will inform the Proposed Insured that the call is being recorded and get their agreement to the recording.
3. The interviewer will provide some information to the Proposed Insured about the PHI process, get their agreement to using electronic signatures, verify the e-mail address they provided in the application and confirm it’s the Proposed Insured’s personal e-mail address.
4. The interviewer will then verify some of the Proposed Insured’s personal information, and will obtain the Proposed Insured’s authorization to run the prescription history and MIB check.

5. The interviewer will then confirm with the Proposed Insured that they received and have the PlanRight Medical Questions form in front of them. They will also need to confirm the form number in the bottom right hand corner of the form.
6. The Interviewer will then confirm which of medical questions 1-6, 7-12, and 13-15 were answered "no". The interviewer will also confirm any "yes" answers in those sections (if applicable). The interviewer will not read out each question.
7. During this time, the MIB check and prescription history check will be run, and the Proposed Insured's height and weight will be checked against the build chart.
8. Once completed the interviewer will give you the medical eligibility results of the case. If there is a step-down in medical eligibility due to a specific drug(s), the interviewer will provide you with the name of the drug(s). If you and the Proposed Insured determine that the drug is a dual use drug, you can submit an e-mail to Foresters providing the details. If approved by Underwriting, the application would be amended. Alternately we would accept a signed and dated letter from the Proposed Insured or their physician. Please note that while the information will be reviewed, there will be some situations where we may still require a letter from the physician.
9. Based upon the medical eligibility results, the interviewer can recalculate the premium and face amount if needed.

If a change is required during the PHI, Apptical can make those changes on behalf of you and the Proposed Insured. Changes may include changes to a medical question, benefit applied for, insurance premium, face amount changes, or changes to the Proposed Insured's personal data (e.g. DOB).

Once a change has been made, the application will automatically be updated prior to the electronic signature process. Once the PHI is completed and the electronic signature process has started, there is no option to make changes to the application.

## The E-Signature Process

### Submitting the Application to Foresters

Once the interview has been completed and both you and the Proposed Insured have signed the application, Apptical will submit the electronically signed application, along with the Producer Report, and any other signed forms and/or disclosures, to Foresters for processing. Please see the PlanRight E-signature Guide for details on the e-signature process.

## Other Information

Please review the PlanRight Producer Guide for the following information:

- Important dates (e.g. commission cut-off date, certificate effective date, etc.)
- General information (e.g. canceled applications, reinstatements, etc.)
- Sales support
- Access to your business and inquiries
- Marketing supplies